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# IN THE UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

IN THE MATTER OF IN PROCEEDINGS

**UNDER CHAPTER 13** 

NORMAN RIVERS, JANIE M. RIVERS

NO. 07-11563 JUDGE: Wedoff

DEBTOR

## **NOTICE OF OUTSTANDING OBLIGATIONS**

## **Notified via Electronic Filing**

U.S. Trustee, 227 W Monroe, Ste 3350, Chicago, IL 60606 Marilyn O. Marshall, 224 South Michigan Ste 800, Chicago, IL 60604 Melvin J. Kaplan, Melvin J. Kaplan & Associates, 14 E Jackson Blvd Suite 1200, Chicago, IL 60604

## **Notified via US Postal Service**

Norman Rivers, 12241 S. May, Chicago, IL 60643 Janie M. Rivers, 12241 S. May, Chicago, IL 60643

Please take notice that on the 9th day of December, 2008 I did file with the Clerk of the United States Bankruptcy Court, 219 S Dearborn, Chicago, IL 60604 the Notice of Outstanding Obligations.

NOW COMES the Movant, Midfirst Bank, by and through its attorneys, Fisher and Shapiro, LLC, and states as pursuant to the Notice dated October 22, 2008 from the Chapter 13 Trustee, Marilyn Marshall providing notice to Movant that the Trustee has completed payment of all pre-petition obligations and requiring the Creditor to file a statement of any unpaid post petition obligations pursuant to the terms of the Debtor's confirmed plan, Creditor is providing notice of the following outstanding post petition obligations:

- 1. Current Post Petition Mortgage Payments due November 2008 in the amount of \$402.61
- 2. Late charges being assessed for the above delinquent payments each in the amount of \$16.97
- 3. Tax Bill fee in the amount of \$10.00

Total of above is \$429.58, yet debtor has funds in suspense in the amount of \$240.48 leaving a total outstanding obligation of \$189.10.

Pursuant to the terms of the Debtors' confirmed plan, within 30 days of the service of this notice and statement, the Debtor may: (1) challenge the accuracy of this statement by motion filed with the court and notice to the holder and standing trustee and resolve the challenged items as a contested matter; or (2) file a proposed modified plan to provide for the payment of additional amounts that the Debtor acknowledges or the court determines to be due. To the extent that amounts set forth in this statement are not determined by the court to be invalid or are not paid by the Debtor through a modified plan, Creditor's right to collect these amounts will be unaffected.

#### **AFFIDAVIT OF SERVICE**

The undersigned, an attorney, hereby certifies that I have served a copy of this Notice along with the attached objection upon the parties listed above, by causing same to be mailed in a properly addressed envelope, postage prepaid, from 4201 Lake Cook Rd, Northbrook, IL 60062-1060, before the hour of 5:00 PM on December 9, 2008, unless a copy was provided electronically by the Clerk of the Court.

Respectfully Submitted,

/s/ Josephine J. Miceli
Josephine J. Miceli

Richard B. Aronow ARDC# 03123969 Christopher A. Cieniawa ARDC# 06187452 Michael J. Kalkowski ARDC# 06185654 Josephine J. Miceli ARDC# 06243494 Marc G. Wagman ARDC# 06282192 Fisher and Shapiro, LLC 4201 Lake Cook Rd Northbrook, IL 60062-1060 (847)291-1717 Attorneys for Movant

07-6832D

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE